

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Loretta Smith

Debtor(s)

Case No. 15-25121

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/23/2015.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 10/30/2015.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 5.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,154.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$0.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$0.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$0.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$0.00**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NISSAN MOTOR ACCEPTANCE CORP	Secured	22,767.00	NA	NA	0.00	0.00
PERSONAL FINANCE	Secured	3,651.00	NA	NA	0.00	0.00
AMBIT/CREDIT PROTECTION ASSOC	Unsecured	491.00	NA	NA	0.00	0.00
AT&T/EOS CCA	Unsecured	244.00	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	81.00	NA	NA	0.00	0.00
AT&T MIDWEST/IC SYSTEM INC	Unsecured	54.00	NA	NA	0.00	0.00
CAPITAL ONE BANK/PORTFOLIO RE	Unsecured	555.00	NA	NA	0.00	0.00
CITY OF JOLIET PARKING/CREDITOR	Unsecured	120.00	NA	NA	0.00	0.00
CITY OF JOLIET WATER/CREDITORS	Unsecured	269.00	NA	NA	0.00	0.00
COMENITY BANK/CHADWCKS	Unsecured	267.00	NA	NA	0.00	0.00
COMENITY BANK/JSSCLNDN	Unsecured	279.00	NA	NA	0.00	0.00
COMENITY BANK/MTROSTYL	Unsecured	293.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	645.00	NA	NA	0.00	0.00
CONSUMER PORTFOLIO SVC	Unsecured	9,217.00	NA	NA	0.00	0.00
CREDITORS COLLECTION	Unsecured	94.00	NA	NA	0.00	0.00
CREDITORS DISCOUNT & AUDIT	Unsecured	111.00	NA	NA	0.00	0.00
ELWOOD FPD	Unsecured	1,949.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	373.00	NA	NA	0.00	0.00
GRANDPOINTE	Unsecured	135.00	NA	NA	0.00	0.00
HARVARD COLLECTION	Unsecured	30.00	NA	NA	0.00	0.00
HSBC BANK NEVADA/CALVARY POI	Unsecured	572.00	NA	NA	0.00	0.00
MBB	Unsecured	635.00	NA	NA	0.00	0.00
MBB	Unsecured	400.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	827.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	450.00	NA	NA	0.00	0.00
PLS LOAN STORE	Unsecured	595.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TMOBILE/ENHANCED RECOVERY CO	Unsecured	1,565.00	NA	NA	0.00	0.00
VERIZON WIRELESS	Unsecured	90.00	NA	NA	0.00	0.00
VISION FINANCIAL SERVI	Unsecured	372.00	NA	NA	0.00	0.00
VISION FINANCIAL SERVI	Unsecured	213.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$0.00	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$0.00</u>	
Disbursements to Creditors	<u>\$0.00</u>	
TOTAL DISBURSEMENTS :		<u>\$0.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/30/2015

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.